

<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

## Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Long Term Care	SERFF Tr Num: UTAC-125675569	State: ArkansasLH
TOI: LTC06 Long Term Care - Other	SERFF Status: Closed	State Tr Num: 39182
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: N.A.S.A.508	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Jackie Cunningham, Melissa MacLaurin	Disposition Date: 07/02/2008
	Date Submitted: 06/02/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name: Advertising N.A.S.A.508	Status of Filing in Domicile: Pending
Project Number: Advertising N.A.S.A.508	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/02/2008	
State Status Changed: 07/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Long Term Care Insurance Advertising Material	

## Company and Contact

### Filing Contact Information

Melissa MacLaurin, [mmacclaurin@gafri.com](mailto:mmacclaurin@gafri.com)

<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

11200 Lakeline Blvd Ste 100 (512) 583-8755 [Phone]  
Austin, TX 78717

**Filing Company Information**

Great American Life Insurance Company	CoCode: 63312	State of Domicile: Ohio
5508 Parkcrest Drive	Group Code: 84	Company Type: Insurance Company
P.O. Box 26580		
Austin, TX 78755-0580	Group Name:	State ID Number:
(800) 880-8824 ext. [Phone]	FEIN Number: 13-1935920	
	-----	

SERFF Tracking Number: UTAC-125675569 State: Arkansas  
Filing Company: Great American Life Insurance Company State Tracking Number: 39182  
Company Tracking Number: N.A.S.A.508  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Long Term Care  
Project Name/Number: Advertising N.A.S.A.508/Advertising N.A.S.A.508

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: \$25 x 4 forms  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$100.00	06/02/2008	20620765

<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Marie Bennett	07/02/2008	07/02/2008

<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

## **Disposition**

Disposition Date: 07/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	Letter		Yes
<b>Form</b>	Pamphlet		Yes
<b>Form</b>	Inquiry Card		Yes
<b>Form</b>	Reply Card		Yes

SERFF Tracking Number:	UTAC-125675569	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	39182
Company Tracking Number:	N.A.S.A.508		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	Long Term Care		
Project Name/Number:	Advertising N.A.S.A.508/Advertising N.A.S.A.508		

## Form Schedule

**Lead Form Number:** N.A.S.A.508

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	N.A.S.A.508	Advertising Letter		Initial			N.A.S.A.508.pdf
	AIMS GA2395	Advertising Pamphlet		Initial			AIMS GA2395
	N.A.S.A.						N.A.S.A..pdf
	N.A.S.A. APP 508	Advertising Inquiry Card		Initial			N.A.S.A. APP 508.pdf
	N.A.S.A. BRE	Advertising Reply Card		Initial			N.A.S.A. BRE.PDF



Dear [Member/Prospective Member],

The National Association of Senior Americans (N.A.S.A.) would like to offer an opportunity for [Members to] [Senior Americans to join N.A.S.A. and] reap immediate benefits in the form of Discounts and Services including Long Term Care insurance. The great news is N.A.S.A. members qualify for premium discounts. Enclosed is a pamphlet that outlines all of the benefits you will receive with your N.A.S.A. membership.

At N.A.S.A., we know that you have concerns about many of the issues faced by Senior Americans every day. N.A.S.A. prides itself in not only offering quality discounts and services but in helping educate individuals concerning the financial consequences of a long term care event. N.A.S.A. is proud to endorse the Long Term Care insurance plan offered by Great American Life Insurance Company®. The experience and commitment of Great American provides you with quality service and products that can help:

- Protect Savings and Retirement;
- Protect Family Assets; and
- Preserve Your Freedom of Choice.

The policy offered through Great American is easy to understand and covers care in the home (may be provided by family members), assisted living facilities, and nursing homes.

We encourage you to take advantage of all of the programs offered through N.A.S.A. Your low annual dues can easily be recovered with only a single use of any of the many N.A.S.A. services. If you have any questions, please feel free to contact [the Great American Long Term Care Insurance Marketing office at **800-557-5721**, email **nasa@aimsltc.com**,] or return the enclosed application (a licensed insurance agent will contact you). Be sure to visit the N.A.S.A. website, [[www.nasa-association.com](http://www.nasa-association.com)], to receive the most up-to-date information on everything we have to offer.

Sincerely,

[signature, name]

President

National Association of Senior Americans

Serving Senior Americans since 1989.

\*Please note, all programs and plans are subject to state availability.

[Post Office Box 241407 • Montgomery, Alabama 36124-1407 • 800-557-5721]





LONG TERM CARE INSURANCE

## A Strong Company You Can Depend On!

Great American Life was established in the 1950's and has a strong growth history. Headquartered in Cincinnati, Ohio, Great American Life is a subsidiary of Great American Financial Resources, Inc. (NYSE: GRF), a financial holding company. The Great American Financial Resources Inc., (GAFRI) family of companies are ranked among the top 12 percent of all stock life insurance companies in America. The GAFRI family of companies serve the needs of clients in all fifty states and the District of Columbia. Great American Life Insurance Company, as part of the GAFRI family, is rated A.M. Best A "Excellent".\*

\*Based on GAFRI'S consolidated financial condition and operating performance; not a recommendation of the specific policy provisions, rates, or practices of the carrier.

[Policy Form 4LTCIP0001 and 4LTCIP0002 (may vary by state). ]  
Exclusions and limitations apply. Contact licensed insurance agent for details.

[Agent Information ]



# LONG TERM CARE

Why the National Association of  
Senior Americans Believes it is  
Important for You and Your Family  
to Consider Long Term Care.



## LONG TERM CARE...

**The National Association of Senior Americans (N.A.S.A.)** believes in long term care insurance because it can help protect you, your family, and your retirement from the high costs of long term care.

As part of our ongoing commitment to make outstanding benefits available to our members, the National Association of Senior Americans has recently completed a review of insurance policies offering protection for the expenses of long term care.

*Dear Prospective Member,*

*At a meeting of its Corporate Board, the National Association of Senior Americans formally agreed to endorse a Long Term Care Insurance Program available to all eligible members. These individual policies are easy to understand, and offer coverage should you need care or services at home, in an assisted living facility, or in a nursing home. The policy is offered by Great American Life Insurance Company®, one of the largest providers of long term care insurance in the nation - a strong company rated "A" (Excellent) by AM Best Company for financial strength. (Ratings and Analysis 2006)*

*Many people are not aware that neither their medical coverage nor Medicare was designed to cover most expenses of long term care.*

*[Signature, Title]*

*Please complete and return the enclosed membership application reply card to take advantage of this valuable member benefit as well as all of the other resources that we have to offer.*



# Member Benefits Summary\*

Through the buying power of our membership, N.A.S.A. has a variety of benefits, services, and discounts in the health, consumer, business, travel and insurance fields. Please review the following to see how N.A.S.A. dues can be more than offset by a single use of just one of the benefits or services available to our members. Enjoy the convenience of accessing additional information at [[www.nasa-association.com](http://www.nasa-association.com)].

**Long Term Care Insurance** – Long Term Care insurance premium discounts offered by Great American Life Insurance Company®

**Lens Crafters Vision Club** – 20% discount on purchases

**Agility Discount Prescription Program** – prescription drug savings card with discounts on all brand-name and generic drugs purchased in the pharmacy and online

**Hearing Service** – Mail order service providing up to 60% discount on quality hearing aids

**24-Hour Nurse Line** – Provides members and their dependents unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year

**Emergency Medical Info Card** – Wallet-size card provides personal medical profile in case of emergency

**Vitamin and Nutritional Supplement Discounts** – 15% discount on a wide range of products

**Savers Club Book** – Discounts on theme parks, movie tickets, car rental

**Emergency Roadside Assistance** – 24-hour nationwide discounted service, includes towing, mechanical assistance, tire changing, fuel delivery, etc.

**Floral Service Discount** – Send flowers anywhere in North America from the website or by phone and receive a 40-60 % discount from most retail flower shop prices

**Hewlett -Packard** – Discounts on computer and digital equipment

**Office Depot** – Qualify for discounts on over 16,000 items

**UPS** – Various discounts on UPS delivery services

**Travel Assistance Plan** – Provides emergency medical transportation and numerous other travel assistance benefits

**Car Rental Discounts** – Special savings at Alamo, Hertz, Avis, or National

**Travel Club** – Provides discounts on cruises and tour packages

**ITC-50** - A network of over 4,000 hotels that offer a 50% discount

Please visit the [studyItc](http://studyItc) link at the N.A.S.A. website [[www.nasa-association.com](http://www.nasa-association.com)] for additional educational information concerning the risk associated with a long term care event.

N.A.S.A. is a national non-political, non-profit, association with its sole purpose to enhance the quality of life for senior citizens. N.A.S.A. does this by offering or providing educational information, benefits and services for members and their spouse.

\*See member packet for membership details

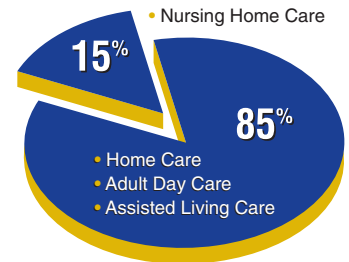


## Where are Long Term Care Services Provided?

The majority of long term care services are provided at home, an adult day care center, or an assisted living facility.<sup>1</sup>

## What are the Chances of Needing Long Term Care?

Half of Americans will need long term care – either at home, in an assisted living facility, or in a nursing home – at some point in their lifetime.<sup>1</sup>



## How Much Does Long Term Care Cost?

Nationally, Nursing Home care exceeds \$75,000<sup>2</sup> annually, and care in an Assisted Living Facility is over \$35,000.<sup>3</sup> The average hourly rate for home health aides is \$19, and for homemakers/companions is \$17,<sup>2</sup> not including care by such professionals as registered nurses and therapists. That could be considerably higher. Costs are continually increasing due to inflation.

## Advantages of a Great American Life Long Term Care Insurance Policy

### ■ Eligibility

This policy is available to N.A.S.A. members, their extended family members, in-laws, and employees of N.A.S.A. members. Extended Family Members Include: **Spouse, Brothers/Sisters, Parents, Grandparents, Aunts/Uncles, Children age 18+.**

### ■ Premium Discount

All eligible applicants will receive a premium discount.

### ■ Portability

The policy is guaranteed renewable as long as premiums are paid when due. All premium discounts and benefits remain the same even if the member leaves N.A.S.A..

<sup>1</sup>Phyllis Shelton, Long Term Care - Your Financial Planning Guide, Kensington Publishing Corp., 2007, pp. 5, 9, and 37. <sup>2</sup>The MetLife Market Survey of Nursing Home & Home Care Costs, September, 2006, p.4. <sup>3</sup>The MetLife Market Survey of Assisted Living Costs, October, 2006, p.4.

# National Association of Senior Americans

16476 Wild Horse Creek Road | Chesterfield, Missouri 63017 | 800.557.5721



- ☐ I wish to apply for membership in the [NATIONAL ASSOCIATION OF SENIOR AMERICANS](#).  
I understand that the payment of [\$00.00] entitles me (my spouse is free!) to the full service and benefits available to association members for a period of one (1) full year.
- ☐ Yes, I would like to receive further information regarding the N.A.S.A. endorsed individual long term care policy through Great American Life Insurance Company® (GALIC).\*

Make membership payment to: [National Association of Senior Americans](#)

[\*This is not an application for insurance nor does it imply coverage. An insurance agent will contact you. This is a commercial message from GALIC and N.A.S.A., which are not agencies of Social Security, Medicare, or any other governmental agency.]



Please complete the following and return it in the envelope provided.

PLEASE PRINT

Date of Application\_\_\_\_\_

Name of Applicant\_\_\_\_\_

Name of Spouse\_\_\_\_\_

Address\_\_\_\_\_Apt. \_\_\_\_\_

City\_\_\_\_\_ State\_\_\_\_\_ Zip \_\_\_\_\_

Telephone\_\_\_\_\_

Email\_\_\_\_\_

Social Security No. \_\_\_\_\_

Signature \_\_\_\_\_



[In addition, I am also interested in the following type(s) of insurance plan(s) (check all that apply):]

☐ Long Term Care]

☐ Medicare Supplement]

☐ Medicare Advantage]

☐ Cancer]

☐ Critical Illness]

☐ Hospital Indemnity]

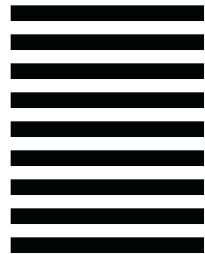
☐ Accident]

☐ Recovery Care]

☐ Final Expense / Life]



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST CLASS MAIL    PERMIT NO. 113    MONTGOMERY, AL

POSTAGE WILL BE PAID BY ADDRESSEE

**NATIONAL ASSOCIATION OF SENIOR AMERICANS  
C/O AIMS NATIONAL MARKETING  
PO BOX 241407  
MONTGOMERY AL 36177-7307**

N.A.S.A. BRE



<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

## **Rate Information**

Rate data does NOT apply to filing.



<i>SERFF Tracking Number:</i>	<i>UTAC-125675569</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39182</i>
<i>Company Tracking Number:</i>	<i>N.A.S.A.508</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Advertising N.A.S.A.508/Advertising N.A.S.A.508</i>		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Cover Letter	<b>Review Status:</b>	06/02/2008
<b>Comments:</b>			
<b>Attachment:</b>			
AR Adv Filing Ltr.pdf			



Great American Life  
Insurance Company  
P.O. Box 559002  
Austin, Texas 78755-9002

June 2, 2008

*Shipping Address:*  
11200 Lakeline Blvd.  
Austin, Texas 78717

Advertisement Form Filing Division  
Life and Health Division  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

*Phone* 800-880-2745  
*Fax* 512-451-0357

**RE: GREAT AMERICAN® LIFE INSURANCE COMPANY**  
**NAIC# 63312, FEIN# 13-1935920**

**INVITATION TO INQUIRE**

**NEW FORM NUMBER**

**DESCRIPTION**

N.A.S.A. 508	Letter
AIMS GA2 395 N.A.S.A.	Pamphlet
N.A.S.A. APP 508	Inquiry Card
N.A.S.A. BRE	Reply Card

**TO BE USED WITH APPROVED FORMS**

4LTCIP0001-AR	Long Term Care Policy
4LTCIE0001-ACC	Accelerated Payment of Premium Rider
4LTCIE0001-PDNH	Prescription Drug Benefit in a Nursing Home Rider
4LTCIE0001-ENH	Enhanced Nursing Home Care Rider
4LTCIE0001-EHHC-AR	Enhanced Home Health Care Rider
4LTCIE0001-MHC	Monthly Home Care Benefit Rider
4LTCIE0001-FROB	Full Restoration of Benefits Rider
4LTCIE0001-JC	Joint Coverage Rider
4LTCIE0001-DWP-AR	Dual Waiver of Premium Rider
4LTCIE0001-SBIO	Simple Benefit Increase Rider
4LTCIE0001-CBIO	Compound Benefit Increase Rider
4LTCIE0001-DBIO	Delayed to Age 65 Compound Benefit Increase Rider
4LTCIE0001-GPO	Guaranteed Purchase Option Rider
4LTCIE0001-FROP	Full Return of Premium Benefit Rider
4LTCIE0001-ROP	Return of Premium Benefit Rider
4LTCIE0001-GROP	Graded Return of Premium Benefit Rider
4LTCIE0001-NFB	Nonforfeiture Benefit – Shortened Benefit Period Rider
4LTCIE0001-COIN	80/20 Coinsurance Rider
4LTCIE0001-FSWP	Full Survivorship Paid Up Benefit Rider
4LTCIE0001-SWP10	Survivorship Paid Up Benefit Rider
4LTCIE0001-WEP	Waiver of Elimination Period for Home Health Care, Adult Day Care and Monthly Cash Benefit Alternative Rider
4LTCIE0001-SP	Single Premium Payment Amendatory Rider
4LTCIE0001-5PAY	5 Year Premium Payment Amendatory Rider
4LTCIE0001-10PAY	10 Year Premium Payment Amendatory Rider
4LTCIE0001-15PAY	15 Year Premium Payment Amendatory Rider
4LTCIE0001-20PAY	20 Year Premium Payment Amendatory Rider
4LTCIE0001-PU65	Paid Up at Age 65 Premium Payment Amendatory Rider
4LTCID0001-MPD	Modal Premium Disclosure
4LTCIO0003-AR	Outline of Coverage
4LTCIA0001-F (AR)	Full Application
4LTCIA0001-S (AR)	Employer/Association Application
4LTCIA0001-CPR	Conditional Premium Receipt
4LTCIE0001-OWN	Policy Ownership Rider
4LTCIA0001-OWNAPP	Supplementary Application for Designation of Policyowner

-Approved for use on 2/14/2006

Arkansas Department of Insurance  
June 2, 2008  
Page Two (2)

Dear Sir or Madam,

Enclosed for your review and approval are the above referenced individual long-term care insurance advertisements. These forms are new and do not replace any forms previously approved by your department.

Please be advised that the referenced advertisements will be used to market policy form 4LTCIP0001-AR, which was approved for use on 2/14/06.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745, extension 8755 or fax me at (512) 451-0357. My email address is mmaclaurin@gafri.com.

Thank you in advance for your consideration.

Sincerely,



Melissa MacLaurin  
Compliance Analyst